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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	· CONFIRMATION NO
08/869,872	06/02/1997	CHRISTOPHER KEVIN BROWNELL	13237-1560	6264
27488	7590 09/24/2003			
MERCHAN			EXAM	INER
P.O. BOX 290 MINNEAPOL	· -		RIMELL, SAMUEL G	
			ART UNIT	PAPER NUMBER
			2175	
			DATE MAILED: 09/24/2003	3

Please find below and/or attached an Office communication concerning this application or proceeding.

1

1.5		Application No.	Applicant(s)			
Office Action Summary		08/869,872	BROWNELL ET AL.			
		Examiner	Art Unit			
		Sam Rimell	2175			
Period fo	The MAILING DATE of this communication app or Reply	ears on the cover she	et with the correspondence address			
THE I - Externanter - If the - If NO - Failtu - Any r	ORTENED STATUTORY PERIOD FOR REPLY MAILING DATE OF THIS COMMUNICATION. Insions of time may be available under the provisions of 37 CFR 1.11 SIX (6) MONTHS from the mailing date of this communication. Period for reply specified above is less than thirty (30) days, a reply period for reply is specified above, the maximum statutory period re to reply within the set or extended period for reply will, by statute eply received by the Office later than three months after the mailing and patent term adjustment. See 37 CFR 1.704(b).	36(a). In no event, however, my within the statutory minimum will apply and will expire SIX (6, cause the application to beco	of thirty (30) days will be considered timely. MONTHS from the mailing date of this communication. me ABANDONED (35 U.S.C. § 133).			
1)	Responsive to communication(s) filed on	·				
2a) <u></u>	This action is FINAL . 2b)⊠ Th	is action is non-final.				
3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11, 453 O.G. 213.						
l	on of Claims		·			
	Claim(s) <u>26-48</u> is/are pending in the application					
4a) Of the above claim(s) is/are withdrawn from consideration.						
·	Claim(s) is/are allowed.					
l ' <u>—</u>	Claim(s) <u>26-48</u> is/are rejected.					
	Claim(s) is/are objected to.					
	Claim(s) are subject to restriction and/o on Papers	r election requiremen	ł.			
9) 🗆 .	The specification is objected to by the Examine	r.				
10) 🗌 -	The drawing(s) filed on is/are: a)☐ accep	oted or b) objected to	by the Examiner.			
	Applicant may not request that any objection to the	e drawing(s) be held in a	abeyance. See 37 CFR 1.85(a).			
11) The proposed drawing correction filed on is: a) □ approved b) □ disapproved by the Examiner.						
	If approved, corrected drawings are required in rep	oly to this Office action.				
12) 🗌	The oath or declaration is objected to by the Ex	aminer.				
Priority u	ınder 35 U.S.C. §§ 119 and 120					
13)	Acknowledgment is made of a claim for foreign	priority under 35 U.S	S.C. § 119(a)-(d) or (f).			
a) All b) Some * c) None of:						
1. Certified copies of the priority documents have been received.						
	2. Certified copies of the priority documents	s have been received	in Application No			
* 5	3. Copies of the certified copies of the prior application from the International Buse the attached detailed Office action for a list	reau (PCT Rule 17.2(a)).			
	acknowledgment is made of a claim for domesti					
) The translation of the foreign language pro Acknowledgment is made of a claim for domesti	• •				
Attachmen	t(s)		PRIMARY EXAMINE			
2) Notic 3) Inform	e of References Cited (PTO-892) e of Draftsperson's Patent Drawing Review (PTO-948) nation Disclosure Statement(s) (PTO-1449) Paper No(s)	5) Notic	view Summary (PTO-413) Paper No(s) ce of Informal Patent Application (PTO-152) r: .			
U.S. Patent and To PTO-326 (Re		tion Summary	Part of Paper No. 34			



Art Unit: 2175

<u>Preliminary Note:</u> This office action is not made final.

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 47-48 are rejected under 35 U.S.C. 102(e) as being anticipated by Chancey et al. (US Patent 5,842,185).

Claim 47: Col. 4, line 64 through col. 5, line 13 outline method steps for changing a category name which is part of a payee name, as seen in FIG. 2. A data structure is created in the form of a lookup table that includes preferred names (names of merchant categories) and lookup names (SIC codes). When a financial statement is received, each merchant listed on each received line of data includes an SIC code for that merchant (col. 5, lines 1-4). The SIC code thus becomes a received name, in addition to the received merchant name. The financial statement further includes additional data, such as the transaction amounts for each transaction entry. As recited in claim 47, the SIC code portion of the received name is used as the look up name in the look-up table to identify and match a preferred name (the merchant category name). Note that the merchant category name forms a part of the payee name, since it appears in the same column as the payee name.

<u>Claim 48:</u> The lookup names (SIC code) are in a pre-existing table which may include data and associations derived from previous financial statements, or user entered associations.

Application/Control Number: 08/869,872

Art Unit: 2175

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 26-28, 33-35 and 40-42 are rejected under 35 U.S.C. 103(a) as being unpatentable over Chancey et al. ('185).

The reasons for this rejection were set forth in the office action of March 2, 2000, and are hereby incorporated by reference.

Claims 29-32, 36-39 and 43-46 are rejected under 35 U.S.C. 103(a) as being unpatentable over Chancey et al. ('185) in view of Quicken 5 for Windows as evidenced by Cummings in the book <u>Home Banking With Quicken</u>.

The reasons for this rejection were set forth in the office action of March 2, 2000, and are hereby incorporated by reference.

Remarks

Applicant's arguments and amendments have been considered. Applicant's arguments and amendments reflect the amendments to claims 26, 33, 40 and 47. Each of these claims have been amended to recite that the received payee name uniquely identifies a single payee.

In Chancey et al., the information received by the customer includes a merchant identifier ("The Hardware Store", "Classy Clothes", etc.) and an SIC code which is translated into a merchant category ("Home Repair", "Clothing", etc.) which can be based upon the received SIC code if the merchant was never previously categorized by the system.



Application/Control Number: 08/869,872

Art Unit: 2175

Both the SIC code and merchant identifier are considered to be a received name of the

payee (a name received for the merchant). While the SIC code does not uniquely identify the

payee, the merchant identifier does uniquely the payee. For example, the merchant identifier

("Carlson Appliances") will uniquely identify a single payee (a single merchant). Since at least a

portion of the received name information does in fact identify a single unique payee, the

reference to Chancey et al. fully teaches this feature.

Any inquiry concerning this communication should be directed to Sam Rimell at

telephone number (703) 306-5626.

Sam Rimell

Primary Examiner

Page 4

Art Unit 2175